

EXHIBIT 22

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Sent: Thursday, January 7, 2016 1:06 PM
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Subject: Work Manager - APZ expectations for handover

Hi Aamir & Karen,

As discussed with Karen, it might be useful to have a summary of what we'd like to have handed over in relation to Work Manager.

Our current understanding is that Work Manager was originally developed by AppCentrica, but has since been enhanced and integrated with Renaissance by Chubb CAZ.

Our understanding of Chubb APZ's expectations and requirements is as follows:

The intention is to take the source code and configuration data for the current version of Work Manager as deployed in production in CAZ as the basis for modification and adaptation for use in APZ.

Our understanding is that CAZ has made enhancements and modifications to Work Manager since the code was originally delivered by AppCentrica, and those enhancements are required for the APZ implementation with some modification. Working from that base, we anticipate that the following changes will be made to integrate Work Manager with APZ Evolution, and adapt Work Manager for APZ's business requirements:

Replace the integration points/interfaces for the Work Manager - Renaissance integration with APIs for Work Manager - Evolution integration

Replace/Modify the Blaze business rules for CAZ to fit APZ's business rule requirements

Apply the configuration settings (users, authority levels etc) as required for APZ

Any other application changes necessary to realise APZ's requirements for Work Manager

As at right now, no work has been started to modify/adapt Work Manager for use in APZ

Any data held within Work Manager that is specific to CAZ' clients and operations (eg. client details, policy details, user details, service accounts) is not required by APZ, and should not be included in the artefacts handed over as part of this transition.

We do anticipate that CAZ' Blaze Business Rules will be included in the handed over artefacts as these will be valuable as a basis for configuring APZ' equivalent rules.

Russ/Maree - please feel free to correct if the above is not what you expect for APZ Work Manager.

Let me know if you would like me to clarify or expand on any of the above points.

Cheers,

Martin

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